

## **AMENDMENTS TO THE CLAIMS:**

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Currently Amended) A method, performed by a processor, for providing a financial card to at least one recipient for a consumer, the method comprising:

receiving financial card distribution information from a consumer, wherein the financial card distribution information identifies at least one recipient for a financial card and a predetermined delivery time for providing the financial card to the recipient;

storing the financial card distribution information in a database, such that the stored financial card distribution information is associated with the consumer; ~~and~~

preparing a communication to the recipient to provide the financial card to the recipient at the predetermined delivery time; [.]

converting an account associated with the delivered financial card into a credit card account; and

pre-approving the recipient for the credit card account based on the financial card distribution information received from the consumer.

2. (Original) The method of claim 1, wherein receiving the financial card distribution information further comprises:

receiving information identifying a financial card selected by the consumer.

3. (Original) The method of claim 1, wherein the selected financial card is a gift card.

4. (Original) The method of claim 1, wherein the selected financial card is a pre-stored value card.

5. (Original) The method of claim 4, wherein the pre-stored value card is associated with a monetary amount, and wherein receiving the financial card distribution information comprises:

receiving from the consumer the monetary amount to be included on the pre-stored value card provided to the recipient.

6-7. (Canceled)

8. (Original) The method of claim 1, further comprising:

providing the consumer with date selection criteria for allowing the consumer to identify the predetermined delivery time, wherein the consumer may identify multiple delivery times respectively associated with multiple financial cards.

9. (Original) The method of claim 1, wherein the consumer is a financial account customer of a financial institution, and wherein the method further comprises:  
charging the consumer's financial account for the financial card provided to the recipient.

10. (Original) The method of claim 9, wherein the consumer's financial account is charged at the predetermined delivery time.

11. (Original) The method of claim 1, wherein the financial card distribution information includes information about the recipient, and wherein preparing the communication to the recipient comprises:

preparing the communication according to information about the recipient.

12. (Original) The method of claim 11, wherein the communication to the recipient includes personal information about the recipient received from the consumer.

13. (Currently Amended) A system for providing a financial card to at least one recipient for a consumer, the system comprising:

a component for receiving financial card distribution information from a consumer, wherein the financial card distribution information identifies at least one recipient for a financial card and a predetermined delivery time for providing the financial card to the recipient;

a component for storing the financial card distribution information in a database, such that the stored financial card distribution information is associated with the consumer; and

a component for preparing a communication to the recipient to provide the financial card to the recipient at the predetermined delivery time; [[.]]

a component for converting an account associated with the delivered financial card into a credit card account; and

a component for pre-approving the recipient for the credit card account based on the financial card distribution information received from the consumer.

14. (Original) The system of claim 13, wherein the component for receiving the financial card distribution information further comprises:

a component for receiving information identifying a financial card selected by the consumer.

15. (Original) The system of claim 13, wherein the selected financial card is a gift card.

16. (Original) The system of claim 13, wherein the selected financial card is a pre-stored value card.

17. (Original) The system of claim 16, wherein the pre-stored value card is associated with a monetary amount, and wherein the component for receiving the financial card distribution information comprises:

a component receiving from the consumer the monetary amount to be included on the pre-stored value card provided to the recipient.

18-19. (Canceled)

20. (Original) The system of claim 13, further comprising:

a component for providing the consumer with date selection criteria for allowing the consumer to identify the predetermined delivery time, wherein the consumer may identify multiple delivery times respectively associated with multiple financial cards.

21. (Original) The system of claim 13, wherein the consumer is a financial account customer of a financial institution, and wherein the system further comprises:

a component for charging the consumer's financial account for the financial card provided to the recipient.

22. (Original) The system of claim 21, wherein the consumer's financial account is charged at the predetermined delivery time.

23. (Original) The system of claim 13, wherein the financial card distribution information includes information about the recipient, and wherein the component for preparing the communication to the recipient comprises:

a component for preparing the communication according to information about the recipient.

24. (Original) The system of claim 23, wherein the communication to the recipient includes personal information about the recipient received from the consumer.

25. (Currently Amended) A computer-readable medium which stores a set of instructions which when executed performs a method for providing a financial card to at least one recipient for a consumer, the method comprising:

receiving financial card distribution information from a consumer, wherein the financial card distribution information identifies at least one recipient for a financial card and a predetermined delivery time for providing the financial card to the recipient;

storing the financial card distribution information in a database, such that the stored financial card distribution information is associated with the consumer; and

preparing a communication to the recipient to provide the financial card to the recipient at the predetermined delivery time; [.]

converting an account associated with the delivered financial card into a credit card account; and

pre-approving the recipient for the credit card account based on the financial card distribution information received from the consumer.

26. (Original) The computer-readable medium of claim 25, wherein receiving the financial card distribution information further comprises:

receiving information identifying a financial card selected by the consumer.

27. (Original) The computer-readable medium of claim 25, wherein the selected financial card is a gift card.

28. (Original) The computer-readable medium of claim 25, wherein the selected financial card is a pre-stored value card.

29. (Original) The computer-readable medium of claim 28, wherein the pre-stored value card is associated with a monetary amount, and wherein receiving the financial card distribution information comprises:

receiving from the consumer the monetary amount to be included on the pre-stored value card provided to the recipient.

30-31. (Canceled)

32. (Original) The computer-readable medium of claim 25, wherein the method further comprises:

providing the consumer with date selection criteria for allowing the consumer to identify the predetermined delivery time, wherein the consumer may identify multiple delivery times respectively associated with multiple financial cards.

33. (Original) The computer-readable medium of claim 25, wherein the consumer is a financial account customer of a financial institution, and wherein the method further comprises:

charging the consumer's financial account for the financial card provided to the recipient.

34. (Original) The computer-readable medium of claim 33, wherein the consumer's financial account is charged at the predetermined delivery time.

35. (Original) The computer-readable medium of claim 25, wherein the financial card distribution information includes information about the recipient, and wherein preparing the communication to the recipient comprises:

preparing the communication according to information about the recipient.

36. (Original) The computer-readable medium of claim 35, wherein the communication to the recipient includes personal information about the recipient received from the consumer.

37. (Previously Presented) The method of claim 1, further comprising:  
providing the consumer with date selection criteria for allowing the consumer to schedule the predetermined delivery time, wherein the consumer may schedule multiple delivery times respectively associated with multiple financial cards for automatic delivery at the scheduled multiple delivery times.

38. (Previously Presented) The system of claim 13, further comprising:  
a component for providing the consumer with date selection criteria for allowing the consumer to schedule the predetermined delivery time, wherein the consumer may schedule multiple delivery times respectively associated with multiple financial cards for automatic delivery at the scheduled multiple delivery times.

39. (Previously Presented) The computer-readable medium of claim 25,  
wherein the method further comprises:  
providing the consumer with date selection criteria for allowing the consumer to schedule the predetermined delivery time, wherein the consumer may schedule multiple delivery times respectively associated with multiple financial cards for automatic delivery at the scheduled multiple delivery times.